

Form 195 – ntchrgdsclstat

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-12965-CMG
Chapter: 11
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Sean Ragiel
aka Sean Ragiel
198 Deer Haven Rd
Bedminster, NJ 07921-2522

Social Security No.:
xxx-xx-2734

Employer's Tax I.D. No.:

NOTICE OF HEARING ON DISCLOSURE STATEMENT

A Disclosure Statement was filed by Michael Sean Ragiel
on September 26, 2023 , pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable Christine M. Gravelle on :

Date: November 7, 2023
Time: 02:00 PM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

Timothy P. Neumann and Geoffrey P. Neumann
Broege, Neumann, Fischer & Shaver
25 Abe Voorhees Drive
Manasquan, NJ 08736
732-223-8484

Dated: September 26, 2023
JAN: rms

Jeanne Naughton
Clerk

In re:
Michael Sean Ragiel
Debtor

Case No. 23-12965-CMG
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 26, 2023

User: admin
Form ID: 195

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2023:

Recip ID	Recipient Name and Address
db	Michael Sean Ragiel, 198 Deer Haven Rd, Bedminster, NJ 07921-2522
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Hill Wallack LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
cr	+ Toyota Motor Credit Corporation, PO Box 340514, Tampa, FL 33694-0514
cr	+ c/oLoren L. Speziale Santander Bank N.A., Gross McGinley, LLP, 33 S. Seventh Street, P.O. Box 4060, Allentown, PA 18105-4060
519886627	Carpet Cycle, LLC, 360 W 1st Ave, Roselle, NJ 07203-1001
519886628	Green Tree Servicing LLC, Indecom, 29225 Country Dr, Saint Paul, MN 55101
519886629	+ Green Tree Servicing LLC ISAOA, 345 Saint Peter St, Saint Paul, MN 55102-1213
519886632	NJ Dept of Law & Public Safety, RJ Hughes Complex, 25 Market St, Trenton, NJ 08611-2148
519886634	Pioneer Credit Recovery for SBA, re: Small Business Administration, 26 Edward St, Arcade, NY 14009-1012
519886635	Rubenstein Meyerson Fox Mancinelli PA, 1 Paragon Dr Ste 240, Montvale, NJ 07645-1744
519886637	Sba, 1441 L St NW, Washington, DC 20005-3512
519886638	+ Sovereign Bank n/k/a Santander Bank, Bankruptcy Dept, 601 Penn St, Reading, PA 19601-3563
519886777	+ Stacy Hipp-Ragiel, 198 Deer Haven Rd, Bedminster NJ 07921-2522
519886639	+ Suquesanna Bank, 159 E Hight St, Pottstown, PA 19464-5428
519886640	+ Susquehanna Bank, 159 High St, Pottstown, PA 19464-5428
519886641	Susquehanna BusinessInc, PO Box 639, Maugansville, MD 21767-0639
519886645	U S Small Business Administration, N J District Office, 2 Gateway Ctr Ste 1501, Newark, NJ 07102-5003
519886646	US attorney General, Peter Rodino Fed Bld, 970 Broad St Ste 700, Newark, NJ 07102-2534

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecfbnc@aldridgepite.com	Sep 26 2023 22:13:00	Todd S. Garan, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 26 2023 22:13:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 26 2023 22:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 26 2023 22:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519886625	Email/Text: bankruptcy@bbandt.com	Sep 26 2023 22:13:00	Branch Banking & Trust Co, 223 Nash St W, Wilson, NC 27893-3801
519886626	Email/Text: bankruptcy@bbandt.com	Sep 26 2023 22:13:00	Branch Banking & Trust Company, 200 W Second St, Winston Salem, NC 27102
519886624	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 26 2023 22:12:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519886630	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 26 2023 22:18:17	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369

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519906523	+ Email/Text: RASEBN@raslg.com	Sep 26 2023 22:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519886631	Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 26 2023 22:13:00	Loancare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
519886633	Email/Text: bankruptcy@njeda.com	Sep 26 2023 22:14:00	NJ Economic Development Authority, 36 W State St, Trenton, NJ 08608-1213
520029674	+ Email/Text: mtgbk@shellpointmtg.com	Sep 26 2023 22:13:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520029675	+ Email/Text: mtgbk@shellpointmtg.com	Sep 26 2023 22:13:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
520017829	+ Email/Text: mtgbk@shellpointmtg.com	Sep 26 2023 22:13:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
520017830	+ Email/Text: mtgbk@shellpointmtg.com	Sep 26 2023 22:13:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville SC 29603-0826
519886636	Email/Text: DeftBkr@santander.us	Sep 26 2023 22:13:00	Santander Bank NA, PO Box 12646, Reading, PA 19612-2646
519886642	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 26 2023 22:13:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
519908915	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 26 2023 22:13:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519886643	^ MEBN	Sep 26 2023 22:10:08	U S Attorney General, U S Dept of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
519886644	Email/Text: bankruptcyntices@sba.gov	Sep 26 2023 22:12:00	U S Small Business Administratio, 409 3rd St SW, Washington, DC 20416-0011
519886647	Email/Text: bankruptcyntices@sba.gov	Sep 26 2023 22:12:00	US Small Business Administration, Attn: Bankruptcy, 409 3rd St SW, Washington, DC 20416-0011

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519894183	*+	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
519908916	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Angela Catherine Pattison	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING apattison@hillwallack.com apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Geoffrey P. Neumann	on behalf of Debtor Michael Sean Ragiel geoff.neumann@gmail.com timothy.neumann25@gmail.com;btassillo@aol.com;esq.geoffreypn.b127774@notify.bestcase.com
Loren L. Speziale	on behalf of Creditor c/oLoren L. Speziale Santander Bank N.A. lspeziale@grossmcginley.com jkacsur@grossmcginley.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Maria Cozzini	on behalf of Creditor LoanCare LLC mcozzini@sternlav.com
Timothy P. Neumann	on behalf of Debtor Michael Sean Ragiel timothy.neumann25@gmail.com btassillo@aol.com;geoff.neumann@bnfsbankruptcy.com;geoff.neumann@gmail.com;neumann.timothyb127774@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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